

<i>SERFF Tracking Number:</i>	<i>CHMU-125873404</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Church Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>ICP-27</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability &amp; Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0000 CMP Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Independent Commercial Package Institutional Program</i>		
<i>Project Name/Number:</i>	<i>2008 Interim/ICP-27</i>		

## Filing at a Glance

Company: Church Mutual Insurance Company		
Product Name: Independent Commercial Package Institutional Program	SERFF Tr Num: CHMU-125873404	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 05.0000 CMP Sub-TOI Combinations	Co Tr Num: ICP-27	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Edith Roberts, Llyweyia Rawlins, Brittany Yielding
	Authors: Barbara Meyer, Bonny Graap	Disposition Date: 10/28/2008
	Date Submitted: 10/24/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 01/01/2009		Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 04/01/2009		Effective Date (Renewal): 04/01/2009
State Filing Description:		

## General Information

Project Name: 2008 Interim	Status of Filing in Domicile: Authorized
Project Number: ICP-27	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 10/28/2008	
State Status Changed: 10/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Church Mutual Insurance Company has our Independent Commercial Package Institutional Program filed and approved in your state. As required, we are amending the forms by separate letter.	

<i>SERFF Tracking Number:</i>	<i>CHMU-125873404</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Church Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>ICP-27</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability &amp; Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0000 CMP Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Independent Commercial Package Institutional Program</i>		
<i>Project Name/Number:</i>	<i>2008 Interim/ICP-27</i>		

Effective January 1, 2009, for new business, and April 1, 2009, for renewal business, Church Mutual requests your approval for the following:

#### Rule/Rate

- GR-15 Deletes reference to A 516, Educators Legal Liability Coverage (withdrawn).
- GR-15 Endorsements, Item 2. Adds newly filed endorsement A 505.1 (12-07),  
Spousal Liability.
- GR-15 Endorsements, Item 3. Adds newly filed endorsement A 505.2 (12-07),  
Directors, Officers and Trustees Liability Defense Expense.
- GR-16 Deletes reference to A 516.1, Extended Reporting Period Endorsement -  
Educators Legal Liability (withdrawn).
- GR-16 Item 15. Adds newly filed endorsement A 520.2 (12-07), Employment  
Practices Liability Defense Expense Endorsement.
- GR-16 Item 22. Adds newly filed endorsement A 532 (12-07), Directors,  
Officers, and Trustees Liability Amendatory Endorsement.
- GR-16 Item 23. Adds newly filed endorsement A 533 (12-07), Employment  
Practices Liability Amendatory Endorsement.
- GR-16 Item 24. Adds newly filed endorsement A 534 (12-07), Corporate Entity  
Endorsement.
- GR-16 Item 25. Adds newly filed endorsement A 535 (12-07), Corporate Entity  
Endorsement Directors, Officers, and Trustees Liability.
- GR-16 Item 26. Adds newly filed endorsement A 553 (12-07), Directors,  
Officers, and Trustees Liability Amendatory Endorsement.
- GR-16 Item 27. Adds newly filed endorsement A 554 (12-07), Employment  
Practices Liability Endorsement.
- R-19a (Cont.) Filing rates for defense expense outside of the limit of liability for  
Directors, Officers & Trustees Liability Coverage.
- R-19a.4 Withdrawing rates for Educators Legal Liability Coverage Form. Page  
now "reserved for future use." (Form A 516, Educators Legal Liability Coverage Form

SERFF Tracking Number: CHMU-125873404 State: Arkansas

Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: ICP-27

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability

Product Name: Independent Commercial Package Institutional Program

Project Name/Number: 2008 Interim/ICP-27  
withdrawn.)

## Company and Contact

### Filing Contact Information

Donna Cleveland, Director--Commercial Lines dcleveland@churchmutual.com  
3000 Schuster Lane (715) 539-4594 [Phone]  
Merrill, WI 54452 (715) 539-4409[FAX]

### Filing Company Information

Church Mutual Insurance Company	CoCode: 18767	State of Domicile: Wisconsin
3000 Schuster Lane	Group Code:	Company Type: P&C
PO Box 357		
Merrill, WI 54452	Group Name:	State ID Number:
(715) 536-5577 ext. [Phone]	FEIN Number: 39-0712210	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Church Mutual Insurance Company	\$100.00	10/24/2008	23462959

*SERFF Tracking Number:* CHMU-125873404 *State:* Arkansas  
*Filing Company:* Church Mutual Insurance Company *State Tracking Number:* EFT \$100  
*Company Tracking Number:* ICP-27  
*TOI:* 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
*Product Name:* Independent Commercial Package Institutional Program  
*Project Name/Number:* 2008 Interim/ICP-27

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	10/28/2008	10/28/2008

<i>SERFF Tracking Number:</i>	<i>CHMU-125873404</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Independent Commercial Package Institutional Program</i>		
<i>Project Name/Number:</i>	<i>2008 Interim/ICP-27</i>		

## Disposition

Disposition Date: 10/28/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 04/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

SERFF Tracking Number: CHMU-125873404 State: Arkansas

Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: ICP-27

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability

Product Name: Independent Commercial Package Institutional Program

Project Name/Number: 2008 Interim/ICP-27

Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Letter	Accepted for Informational Purposes	Yes
Rate	General Rules	Accepted for Informational Purposes	Yes
Rate	General Rules	Accepted for Informational Purposes	Yes
Rate	Rating Rules	Accepted for Informational Purposes	Yes
Rate	Rating Rules	Accepted for Informational Purposes	Yes

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<i>Company Tracking Number:</i>	<i>ICP-27</i>		
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<i>Product Name:</i>	<i>Independent Commercial Package Institutional Program</i>		
<i>Project Name/Number:</i>	<i>2008 Interim/ICP-27</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CHMU-125873404 State: Arkansas

Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: ICP-27

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability

Product Name: Independent Commercial Package Institutional Program

Project Name/Number: 2008 Interim/ICP-27

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	General Rules	GR-15	Replacement	GR-15.pdf
Accepted for Informational Purposes	General Rules	GR-16	Replacement	GR-16.pdf
Accepted for Informational Purposes	Rating Rules	R-19a(Cont)	Replacement	R-19a.(Cont.).pdf
Accepted for Informational Purposes	Rating Rules	R-19a4	Replacement	R-19a.4.pdf



**\*Professional Liability Coverage Part**

1. **A 500, Counseling Professional Liability Coverage (Occurrence Basis)** - This form agrees to pay sums the insured is legally obligated to pay because of injury arising out of a counseling incident.
2. **A 501, Counseling Professional Liability (Claims Made Basis)** - This form agrees to pay sums the insured is legally obligated to pay because of injury arising out of a counseling incident.
3. **A 502, Health Care Facility Professional Liability Coverage (Occurrence Basis)** - This form agrees to pay sums the insured is legally obligated to pay as damages because of a medical incident.
4. **A 503, Health Care Facility Professional Liability Coverage (Claims Made Basis)** - This form agrees to pay sums the insured is legally obligated to pay as damages because of a medical incident.
5. **A 504, Employee Benefits Liability Coverage (Claims Made Basis)** - This form agrees to pay those sums that the insured is legally obligated to pay as damages because of a benefit incident. A benefit incident means acts or omissions in the administration of Employee Benefit Programs.
6. **A 505, Directors, Officers and Trustees Liability Coverage (Claims Made Basis)** - This form insures the Directors, Officers or Trustees of the governing body of the organization for their wrongful acts while acting in their capacity as Directors, Officers and Trustees. Coverage is also provided for the insured entity.
7. **A 511, Incidental Medical Services, Professional Liability Coverage Form (Occurrence Basis)** - This form agrees to pay sums the insured is legally obligated to pay because of injury arising out of a medical incident.
8. **A 512, Incidental Medical Services, Professional Liability Coverage Form (Claims Made Basis)** - This form agrees to pay sums the insured is legally obligated to pay because of injury arising out of a medical incident.
- \* 9. **A 520, Employment Practices Liability Coverage (Claims Made Basis)** - This form agrees to pay for injuries arising out of a "wrongful employment practice" to which this insurance applies.

**\*Endorsements**

1. **A 500.1, Prior Acts Coverage Endorsement - Counseling Professional Liability** - This optional endorsement provides Prior Acts Coverage for counseling professional liability.
- \* 2. **A 505.1, Spousal Liability** - This endorsement provides coverage to a spouse when the spouse is included in a claim related to the director's or officer's activities.
- \* 3. **A 505.2, Directors, Officers and Trustees Liability Defense Expense Endorsement** - This endorsement changes defense expense to outside the Limit of Insurance.
- \* 4. **A 506, Extended Reporting Period Endorsement - Counseling Professional** - This endorsement provides for an Extended Reporting Period.
- \* 5. **A 507, Extended Reporting Period Endorsement - Health Care Facility Professional** - This endorsement provides for an Extended Reporting Period.
- \* 6. **A 508, Extended Reporting Period Endorsement - Employee Benefits Liability** - This endorsement provides for an Extended Reporting Period.
- \* 7. **A 509, Waiver of Charitable Immunity - Professional Liability** - This form waives the defense of charitable immunity.

- \* 8. **A 510, Extended Reporting Period Endorsement - Directors, Officers and Trustees Liability** - This endorsement provides for an extended reporting period.
- \* 9. **A 513, Extended Reporting Period Endorsement - Incidental Medical Services Professional Liability** - This endorsement provides for an extended reporting period.
- \* 10. **A 514, Amendment - Aggregate Limits of Insurance** - Allow for a separate aggregate by location.
- \* 11. **A 515, Exclusion - Counseling Professional Liability - Specific Person(s), Position(s), or Organization(s)** - This endorsement excludes coverage for specified person(s), position(s), or organization(s).
- \* 12. **A 518, Additional Insured - Designated Person or Organization** - This endorsement adds a specific person or organization as an additional insured to the policy.
- \* 13. **A 519, Exclusion - Excluded Operation(s)** - This endorsement excludes all injury arising out of any excluded operations shown in the Declarations Page.
- \* 14. **A 520.2, Employment Practices Liability Defense Expense Endorsement** - This endorsement changes defense expense to outside the limit of insurance.
- \* 15. **A 521, Extended Reporting Period Endorsement - Employment Practices Liability** - This endorsement provides for an extended reporting period.
- \* 16. **A 523, Exclusion - Failure to Incorporate** - This endorsement excludes coverage for claims arising out of the insureds failure to incorporate.
- \* 17. **A 526, Additional Insured - Designated Person or Organization** - This endorsement adds a specific person or organization as an additional insured for counseling liability coverage to the policy at no additional charge.
- \* 18. **A 528, Educators Liability Endorsement** - This endorsement amends the Directors, Officers and Trustees Liability Coverage Form to include an "educational entity."
- \* 19. **A 529, Employment Practices Liability Coverage Amendment** - This endorsement clarifies the intent of Employment Practices Liability Coverage by excluding claims related to the Fair Labor Standards Act and other wage/labor acts.
- \* 20. **A 530, Affiliated Entity Dispute Legal Defense Coverage Endorsement** - This endorsement clarifies and provides coverage under the Directors, Officers and Trustees Liability Coverage Form for "defense expenses" for "affiliated entities" with limits of \$25,000 per occurrence and \$500,000 aggregate for Denominational Offices and \$25,000 per occurrence and \$50,000 aggregate for all other.
- \* 21. **A 532, Directors, Officers and Trustees Liability Amendatory Endorsement** - This endorsement allows a per claim and aggregate limit.
- \* 22. **A 533, Employment Practices Liability Amendatory Endorsement** - This endorsement allows a per claim and aggregate limit.
- \* 23. **A 534, Corporate Entity Endorsement** - This endorsement clarifies coverage intent to provide coverage to the named insured corporate entity and prevents stacking of limits for other corporate entities unless they are named as an additional insured.
- \* 24. **A 535, Corporate Entity Endorsement Directors, Officers and Trustees Liability** - This endorsement amends the definition of Directors, Officers and Trustees.
- \* 25. **A 553, Directors, Officers and Trustees Liability Amendatory Endorsement** - This endorsement allows a per claim aggregate limit and provides defense expense outside the limit of liability.
- \* 26. **A 554, Employment Practices Liability Endorsement** - This endorsement allows a per claim and aggregate limit and provides defense expenses outside the limits of liability.

Asset Groups	Limits of Liability (Defense Outside of Limits)			
	100,000	250,000	500,000	1,000,000
<b>Church</b>				
\$1,000,000 or less	\$52	\$90	\$139	\$258
\$1,000,001 to \$5,000,000	\$70	\$122	\$188	\$349
\$5,000,001 to \$10,000,000	\$85	\$149	\$230	\$426
\$10,000,001 to \$25,000,000	\$129	\$225	\$347	\$643
\$25,000,001 to \$50,000,000	\$173	\$303	\$467	\$865
\$50,000,001 to \$100,000,000	\$258	\$452	\$697	\$1,292
<b>Church with Day Care</b>				
\$1,000,000 or less	\$103	\$181	\$279	\$517
\$1,000,001 to \$5,000,000	\$139	\$244	\$377	\$697
\$5,000,001 to \$10,000,000	\$170	\$298	\$460	\$852
\$10,000,001 to \$25,000,000	\$257	\$450	\$695	\$1,286
\$25,000,001 to \$50,000,000	\$346	\$606	\$935	\$1,731
\$50,000,001 to \$100,000,000	\$517	\$904	\$1,395	\$2,583
<b>Elementary or Middle School With or Without Church High School With or Without Church College With or Without Church District HQ Camp</b>				
\$1,000,000 or less	\$186	\$325	\$502	\$930
\$1,000,001 to \$5,000,000	\$251	\$439	\$678	\$1,255
\$5,000,001 to \$10,000,000	\$307	\$537	\$829	\$1,534
\$10,000,001 to \$25,000,000	\$463	\$810	\$1,250	\$2,315
\$25,000,001 to \$50,000,000	\$623	\$1,090	\$1,682	\$3,115
\$50,000,001 to \$100,000,000	\$930	\$1,627	\$2,511	\$4,649
<b>Long-Term Care Facility</b>				
\$1,000,000 or less	\$258	\$452	\$697	\$1,292
\$1,000,001 to \$5,000,000	\$349	\$610	\$942	\$1,744
\$5,000,001 to \$10,000,000	\$426	\$746	\$1,151	\$2,131
\$10,000,001 to \$25,000,000	\$643	\$1,126	\$1,737	\$3,216
\$25,000,001 to \$50,000,000	\$865	\$1,514	\$2,336	\$4,327
\$50,000,001 to \$100,000,000	\$1,292	\$2,260	\$3,487	\$6,458

- F. **All Claims Made Professional Liability Forms Supplemental Extended Reporting Period Rule & Factor** - The maximum charge for extending a cancelled or nonrenewed claims made policy cannot exceed 2 times the expired or cancelled annual premium.

\* H. Reserved For Future Use.

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Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: ICP-27  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Independent Commercial Package Institutional Program  
Project Name/Number: 2008 Interim/ICP-27

## Supporting Document Schedules

**Satisfied -Name:** Filing Letter **Review Status:** Accepted for Informational 10/28/2008  
Purposes  
**Comments:**  
**Attachment:**  
AR-ICP-27.pdf



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October 21, 2008

HONORABLE JULIE BENAFIELD BOWMAN  
COMMISSIONER OF INSURANCE  
ARKANSAS DEPARTMENT OF INSURANCE  
1200 W 3RD ST  
LITTLE ROCK AR 72201-1904

RE: Independent Commercial Package Institutional Program  
Rate/Rule Filing  
NAIC No. 18767  
Church Mutual Filing No. ICP-27

Dear Commissioner Bowman:

Church Mutual Insurance Company has our Independent Commercial Package Institutional Program filed and approved in your state. As required, we are amending the forms by separate letter.

Effective January 1, 2009, for new business, and April 1, 2009, for renewal business, Church Mutual requests your approval for the following:

Rule/Rate

- GR-15 Deletes reference to A 516, Educators Legal Liability Coverage (withdrawn).
- GR-15 Endorsements, Item 2. Adds newly filed endorsement A 505.1 (12-07), Spousal Liability.
- GR-15 Endorsements, Item 3. Adds newly filed endorsement A 505.2 (12-07), Directors, Officers and Trustees Liability Defense Expense.
- GR-16 Deletes reference to A 516.1, Extended Reporting Period Endorsement - Educators Legal Liability (withdrawn).
- GR-16 Item 15. Adds newly filed endorsement A 520.2 (12-07), Employment Practices Liability Defense Expense Endorsement.
- GR-16 Item 22. Adds newly filed endorsement A 532 (12-07), Directors, Officers, and Trustees Liability Amendatory Endorsement.
- GR-16 Item 23. Adds newly filed endorsement A 533 (12-07), Employment Practices Liability Amendatory Endorsement.
- GR-16 Item 24. Adds newly filed endorsement A 534 (12-07), Corporate Entity Endorsement.
- GR-16 Item 25. Adds newly filed endorsement A 535 (12-07), Corporate Entity Endorsement Directors, Officers, and Trustees Liability.
- GR-16 Item 26. Adds newly filed endorsement A 553 (12-07), Directors, Officers, and Trustees Liability Amendatory Endorsement.
- GR-16 Item 27. Adds newly filed endorsement A 554 (12-07), Employment Practices Liability Endorsement.

Arkansas Department of Insurance  
Page 2  
October 21, 2008

- R-19a (Cont.) Shows a correction at the \$100,000 limit for a church of \$1,000,000 or less. We had inadvertently shown a \$63 rate, but should have shown a \$52 rate.
- R-19a.4 Withdrawing rates for Educators Legal Liability Coverage Form. Page now "reserved for future use." (Form A 516, Educators Legal Liability Coverage Form withdrawn.)

If you have any questions, please contact me at (800) 554-2642, select Option 4, and enter Extension 4594.

Sincerely,



Donna J. Cleveland, CPCU  
Director--Commerical Lines

jll

Enclosures: Filing Fee \$100  
GR-15, GR-16, R-19a (Cont.), R-19a4  
Rate Level Impact Statement Summary